

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gerard F McDowell
Mary Therese McDowell
Debtors

Case No. 19-03008-MJC
Chapter 7

District/off: 0314-5
Date Rcvd: Jun 14, 2022

User: AutoDocke
Form ID: 318

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Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gerard F McDowell, Mary Therese McDowell, 194 Terrace Avenue, Trucksville, PA 18708-1928
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
5222245	+ Intermountain Medical Group, 610 Wyoming Ave, Kingston, PA 18704-3787
5222255	National Recovery Service, PO Box 8005, Cleveland, TN 37320-8005
5222257	North American Partners In Anesthesia, PO Box 275, Glen Head, NY 11545-0275
5222269	Weltman, Weinberg & Reis Co., LPA, 170 S Independence Mall W Ste 874W, Philadelphia, PA 19106-3334
5222271	Wilkes Barre General Hospital, PO Box 637907, Cincinnati, OH 45263-7907

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jun 14 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5228315	+ Email/Text: bkfilings@zwickerpc.com	Jun 14 2022 18:50:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
5222220	Email/PDF: bncnotices@becket-lee.com	Jun 14 2022 18:47:55	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
5222221	Email/PDF: bncnotices@becket-lee.com	Jun 14 2022 18:47:55	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
5222223	EDI: BANKAMER.COM	Jun 14 2022 22:48:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
5222222	EDI: BANKAMER.COM	Jun 14 2022 22:48:00	Bank of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238
5238525	+ EDI: BANKAMER2.COM	Jun 14 2022 22:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5222225	EDI: CAPITALONE.COM	Jun 14 2022 22:48:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
5222227	^ MEBN	Jun 14 2022 18:44:17	CBCS, PO Box 2589, Columbus, OH 43216-2589
5239142	EDI: CRFRSTNA.COM	Jun 14 2022 22:48:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
5249138	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 14 2022 18:50:00	CSMC 2019-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5222224	EDI: CAPITALONE.COM		

5238977	Email/PDF: bncnotices@becket-lee.com	Jun 14 2022 22:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5222226	Email/Text: bankruptcy@cavps.com	Jun 14 2022 18:58:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5225442	+ Email/Text: bankruptcy@cavps.com	Jun 14 2022 18:50:00	Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
5247840	+ EDI: CITICORP.COM	Jun 14 2022 22:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5222231	EDI: CITICORP.COM	Jun 14 2022 22:48:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5222230	EDI: CITICORP.COM	Jun 14 2022 22:48:00	Citicards Cbna, PO Box 6241, Sioux Falls, SD 57117-6241
5222232	EDI: WFNNB.COM	Jun 14 2022 22:48:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5222234	EDI: WFNNB.COM	Jun 14 2022 22:48:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
5222233	EDI: WFNNB.COM	Jun 14 2022 22:48:00	Comenitybk/bonton, PO Box 182789, Columbus, OH 43218-2789
5222235	EDI: WFNNB.COM	Jun 14 2022 22:48:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5222236	Email/Text: dylan.succa@commercialacceptance.net	Jun 14 2022 18:50:00	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
5222237	+ EDI: CRFRSTNA.COM	Jun 14 2022 22:48:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
5222238	EDI: CRFRSTNA.COM	Jun 14 2022 22:48:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
5222239	Email/Text: bdssupport@creditmanagementcompany.com	Jun 14 2022 18:50:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
5222240	Email/PDF: creditonebknotifications@resurgent.com	Jun 14 2022 18:47:55	Credit One Bank, ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5222241	Email/PDF: creditonebknotifications@resurgent.com	Jun 14 2022 18:48:05	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5222243	EDI: DISCOVER.COM	Jun 14 2022 22:48:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
5222242	+ EDI: CITICORP.COM	Jun 14 2022 22:48:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
5222248	+ EDI: CITICORP.COM	Jun 14 2022 22:48:00	Macy's/dsnb, PO Box 8218, Mason, OH 45040-8218
5247841	EDI: Q3G.COM	Jun 14 2022 22:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5224497	EDI: DISCOVER.COM	Jun 14 2022 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5222244	Email/Text: bankruptcy@frost-arnett.com	Jun 14 2022 18:50:00	Frost-Arnett, PO Box 198988, Nashville, TN 37219-8988
5222228	EDI: JPMORGANCHASE	Jun 14 2022 22:48:00	Chase Card, PO Box 15369, Wilmington, DE 19850-5369
5222229	EDI: JPMORGANCHASE	Jun 14 2022 22:48:00	

5230320	+ Email/Text: RASEBN@raslg.com	Jun 14 2022 22:48:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
5231054	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 14 2022 18:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5222246	Email/Text: PBNCNotifications@perituservices.com	Jun 14 2022 18:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5222247	+ Email/Text: PBNCNotifications@perituservices.com	Jun 14 2022 18:50:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
5225795	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2022 18:47:56	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5222254	^ MEBN	Jun 14 2022 18:44:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5222249	Email/Text: MDSBankruptcies@meddatsys.com	Jun 14 2022 18:50:00	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5222250	+ Email/Text: bankruptcy@mermed.com	Jun 14 2022 18:50:00	Medical Revenue Service, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
5222251	Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2022 18:50:00	Merchants & Medical Credit Corporation, 6324 Taylor Dr, Flint, MI 48507-4685
5222252	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2022 18:50:00	Midland Credit Management, Inc, PO Box 301030, Los Angeles, CA 90030-1030
5240723	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2022 18:50:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
5222253	Email/Text: nsm_bk_notices@mrcopper.com	Jun 14 2022 18:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5236030	Email/Text: paula.tilley@nrsagency.com	Jun 14 2022 18:50:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5223579	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 14 2022 18:50:00	NAPA PENNSYLVANIA, C/O NATIONWIDE RECOVERY SERVICE, P.O. BOX 8005, CLEVELAND, TN 37320-8005
5222256	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 14 2022 18:50:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
5248176	EDI: PRA.COM	Jun 14 2022 22:48:00	Nationstar/mr Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5222259	Email/Text: pasi_bankruptcy@chs.net	Jun 14 2022 18:50:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5222258	Email/Text: paparalegals@pandf.us	Jun 14 2022 18:50:00	Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
5245441	EDI: Q3G.COM	Jun 14 2022 22:48:00	Patenaude & Felix, A.P.C., 501 Corporate Dr, Canonsburg, PA 15317-8584
5245443	EDI: Q3G.COM	Jun 14 2022 22:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5222260	Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2022 18:47:48	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5222261	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 14 2022 18:50:00	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5222262	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 14 2022 18:50:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
			Select Portfolio Svcin, 10401 Deerwood Park

5222263	EDI: RMSC.COM	Jun 14 2022 22:48:00	Blvd, Jacksonville, FL 32256-5007
5222265	EDI: RMSC.COM	Jun 14 2022 22:48:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
5222264	EDI: RMSC.COM	Jun 14 2022 22:48:00	Syncb/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005
5222426	+ EDI: RMSC.COM	Jun 14 2022 22:48:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
5222266	EDI: RMSC.COM	Jun 14 2022 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5222267	EDI: RMSC.COM	Jun 14 2022 22:48:00	Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32801-5060
5222268	EDI: RMSC.COM	Jun 14 2022 22:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5243052	EDI: AIS.COM	Jun 14 2022 22:48:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5222270	Email/Text: BKRMailOps@weltman.com	Jun 14 2022 18:50:00	Weltman, Weinberg & Reis Co., LPA, 3705 Marlane Dr, Grove City, OH 43123-8895
5234841	+ Email/Text: pasi_bankruptcy@chs.net	Jun 14 2022 18:50:00	Wilkes-Barre General Hospital, c/o PASI, PO Box 188, Brentwood, TN 37024-0188

TOTAL: 69

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5246433	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5222272	*	Wilkes-Barre General Hospital, PO Box 637907, Cincinnati, OH 45263-7907
5222219	##	Allied Interstate, LLC, PO Box 361445, Columbus, OH 43236-1445

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name Email Address

Charles G. Wohlrab

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cwohrlab@raslg.com

District/off: 0314-5
Date Rcvd: Jun 14, 2022

User: AutoDocke
Form ID: 318

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James Warmbrodt on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmllawgroup.com
Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
Lisa Ann Rynard (Trustee) larynard@larynardlaw.com aburd@pkh.com,PA88@ecfcbis.com
Patrick Anthony Kane, III on behalf of Debtor 2 Mary Therese McDowell kanelegal@gmail.com
Patrick Anthony Kane, III on behalf of Debtor 1 Gerard F McDowell kanelegal@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Gerard F McDowell**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 **Mary Therese McDowell**
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:19-bk-03008-MJC**

Social Security number or ITIN xxx-xx-9377

EIN _____

Social Security number or ITIN xxx-xx-7450

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gerard F McDowell

Mary Therese McDowell
aka Mary T. McDowell

**By the
court:**

6/14/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.